

# UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan (Detroit)

In re Brent A. Hull and Donna L. Hull  
Debtor

Case No. 11-61669  
Chapter 13

## Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** Wells Fargo Bank, N.A.

**Court claim no. (if known):** 5

**Last four digits** of any number you  
use to identify the debtor's account: 9677

**Date of payment change:**  
Must be at least 21 days after date of this notice 08/01/2015

**Uniform Claim Identifier:** \_\_\_\_\_

**New total payment:**  
Principal, Interest, and escrow, if any \$1,490.59

### Part 1: Escrow Account Payment Adjustment

**Will there be a change in the debtor's escrow account payment?**

No  
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

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Current escrow payment: \$247.88

New escrow payment: \$256.95

### Part 2: Mortgage Payment Adjustment

**Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**

No  
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.  
If a notice is not attached, explain why:

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Current interest rate: \_\_\_\_\_

New interest rate: \_\_\_\_\_

Current principal and interest payment: \_\_\_\_\_

New principal and interest payment: \_\_\_\_\_

### Part 3: Other Payment Change

**Will there be a change in the debtor's mortgage payment for a reason not listed above?**

No  
 Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)  
Reason for change: \_\_\_\_\_

Current mortgage payment: \_\_\_\_\_

New mortgage payment: \_\_\_\_\_

The CM/ECF system imposes certain constraints, including limits on the number of characters that may be entered into certain fields, when filing a proof of claim. As a result of these constraints and limitations, the creditor name that appears on the bankruptcy court's claims register (and any supplemental proof of claim) may differ from the creditor name that appears on the actual proof of claim form.

#### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

I am the creditor.  I am the creditor's authorized agent.  
(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Elizabeth Davis  
VP Loan Documentation

Date 05/28/2015

Print: Elizabeth Davis

Title VP Loan Documentation

Company Wells Fargo Home Mortgage

Specific Contact Information:

Address MAC X7801-014  
3476 Stateview Blvd.  
Fort Mill, SC 29715

P: 800-274-7025

E: NoticeOfPaymentChangeInquiries@wellsfargo.com

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# UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan (Detroit)

Chapter 13 No. 11-61669

Judge: Judge Phillip J Shefferly

In re:

Brent A. Hull and Donna L. Hull

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that on May 28, 2015, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage prepaid, or via filing with the US Bankruptcy Court's CM ECF system.

By U.S. Postal Service First Class Mail Postage Prepaid:

Debtor:

Brent A. Hull  
Donna L. Hull  
8257 Elizabeth Ann  
Utica, MI 48317

Debtor's Attorney:

Neal J. Brand  
Bankruptcy Attorneys of Michigan, PLLC  
21700 Northwestern Highway  
Suite 670  
Southfield, MI 48075

Trustee:

David Wm Ruskin  
26555 Evergreen Rd Ste 1100  
Southfield, MI 48076-4251

/s/ Bill Taylor

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Authorized Agent



Wells Fargo Home Mortgage  
PO Box 14547  
Des Moines, IA 50306-4547

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For informational purposes

Escrow account disclosure statement  
and notice of new mortgage payment

BRENT ALLEN HULL  
8257 ELIZABETH ANN ST  
SHELBY TOWNSHIP MI 48317-4321

Loan number:	[REDACTED]
Next payment due date:	April 01, 2015
New payment effective date:	August 01, 2015
New payment amount:	\$1,490.59
Shortage amount:	\$129.61
Principal balance:	\$41,142.66
Interest rate:	5.000%
Statement date:	May 08, 2015
Account review period:	Aug 2014 - Jul 2015
Customer service:	1-800-340-0473
Customer service hours:	Mon - Fri 7 a.m. - 8 p.m. CT.

We accept telecommunications relay service calls.

Property address:

8257 ELIZABETH ANN ST  
SHELBY TWP MI 48317-4321

Dear BRENT ALLEN HULL:

Each year, we review your escrow account to make sure the escrow portion of your scheduled mortgage payment covers your property taxes and/or insurance premiums. Increases or decreases in your annual taxes and/or insurance premiums may cause your mortgage payment amount to change. Here are the details of your most recent escrow account review.

Note: This notice is for informational purposes only and is being provided as a courtesy should you voluntarily decide to make any escrow shortage payment, if applicable. This notice should not be construed as an attempt to collect a debt or a demand for payment contrary to any protection you may have received pursuant to your bankruptcy case.

**New escrow and mortgage payment amount**

New payment effective date	Current payment (\$)	Option 1	New payment (\$)
			Option 2
August 01, 2015 <sup>1</sup>			
Principal and/or interest	1,233.64	1,233.64	1,233.64
Escrow payment	238.96	246.15	246.15
Escrow shortage/prepayment <sup>2</sup>	8.92	0.00	10.80
<b>Total payment amount</b>	<b>1,481.52</b>	<b>1,479.79</b>	<b>1,490.59</b>

1. If you use one of our automatic payment options, we will adjust your electronic withdrawal(s) to ensure your August 01, 2015 payment is made in full.

2. If your current payment includes an amount to cover a previous escrow shortage, this amount will be added. If your current payment includes an adjustment for extra funds you deposited to your escrow account, this amount will be deducted.

The escrow disclosure indicates a shortage of \$129.61. We have spread this amount over the next 12 months and included it in the new payment amount. However, any voluntary decision to pay the shortage in full will reduce the payment to \$1,479.79. If you voluntarily choose to pay this shortage in full now, please detach this coupon and mail it along with the check to the address that appears on this statement.

**You may use either of the following options to restore your required account balance**

<b>Option 1: Pay the entire shortage now</b>	<b>Option 2: Pay the shortage over 12 months</b>
Pay the entire escrow shortage amount of \$129.61 using the shortage payment coupon and your new mortgage payment will be \$1,479.79.	No action required unless you use a bill pay or 3rd party payment service to pay your mortgage

**Attention bill pay and 3rd party payment service customers:** Notify your service of the change to your mortgage payment.



BRENT ALLEN HULL

**Shortage payment coupon for loan number: [REDACTED]**

*Note: Due to changes in your taxes and insurance, your mortgage payment may increase even if you voluntarily decide to pay your shortage in full.*

Your escrow account review indicates a shortage of \$129.61. For your convenience, we have spread this amount over 12 months and included it in your new scheduled payment. However, you may choose to pay it in full and your mortgage payment will be \$1,479.79.

If you choose to pay this shortage in full now, please detach this coupon and mail it along with your check to the address that appears on this coupon. Wells Fargo Bank, N.A. may clear your check electronically. Receipt of your check will authorize us to process your payment as an electronic debit to the account on which the check was written.

*Please do not include this remittance with your mortgage payment.*

**Escrow shortage payment: \$129.61**  
**New mortgage payment if shortage is paid: \$1,479.79**

**The following information covers your projected escrow account activity from Aug 2015 to Jul 2016****Projected escrow account disbursements****Annualized items to be paid from your escrow account (\$):**

CITY TAX	1,971.88
HAZARD INS	982.00
Total disbursements	2,953.88
<b>Scheduled escrow payment</b>	<b>246.15<sup>1</sup></b>

1. Your escrow payment is calculated by dividing the total disbursements by 12.

**Projected escrow account activity for the next 12 months**

Date	Anticipated payments (\$)		Description	Escrow balance (\$)	
	To escrow	From escrow		Projected	Required
Aug 2015			Starting balance	1,347.37	1,476.98
Aug 2015	246.15	1,124.44	SHELBY TOWNSHIP	469.08	598.69
Sep 2015	246.15	0.00		715.23	844.84
Oct 2015	246.15	0.00		961.38	1,090.99
Nov 2015	246.15	0.00		1,207.53	1,337.14
Dec 2015	246.15	847.44	SHELBY TOWNSHIP	606.24	735.85
Jan 2016	246.15	0.00		852.39	982.00
Feb 2016	246.15	0.00		1,098.54	1,228.15
Mar 2016	246.15	982.00	MEEMIC INSURANCE	362.69 <sup>2</sup>	492.30 <sup>3</sup>
Apr 2016	246.15	0.00		608.84	738.45
May 2016	246.15	0.00		854.99	984.60
Jun 2016	246.15	0.00		1,101.14	1,230.75
Jul 2016	246.15	0.00		1,347.29	1,476.90
<b>Total</b>	<b>2,953.80</b>	<b>2,953.88</b>			

These calculations indicate the projected escrow balance will be less than the required escrow balance. The resulting shortage is \$129.61. If you choose to pay the shortage in full, the new payment will be \$1,479.79.

The projected escrow account activity is based on the most recent tax and/or insurance information available as well as the assumption that your payments will be received as agreed.

2. **Projected low point.** The point during the annual period at which the projected escrow balance will reach its lowest point.

3. **Required escrow balance.** To cover unanticipated disbursements, including increases to tax or insurance payments, there is a 2-month minimum escrow balance allowable by state law and/or your mortgage contract. This amount does not include mortgage insurance.

- Your 2-month minimum escrow balance is **\$492.30**
- State law requires that this minimum escrow balance not exceed **\$492.30**
- Note: If you have an adjustable rate mortgage (ARM), you will receive a notice about your new mortgage payment when your ARM rate is scheduled to change.

**Information about your escrow account shortage**

Your lowest projected escrow account balance (low point) (\$)	362.69
Less your required minimum escrow account balance (\$)	492.30
<b>This means your escrow account has a shortage of (\$)</b>	<b>129.61</b>

The following information covers your escrow account history activity from Aug 2014 to Jul 2015

Date	Payments to escrow (\$)		Payments from escrow (\$)		Description	Escrow balance (\$)	
	Projected	Actual	Projected	Actual		Projected	Actual
Aug 2014					Starting balance	1,433.76	1,326.69
Aug 2014	238.96	0.00 <sup>1</sup>	1,107.12	1,124.44 <sup>1</sup>	SHELBY TOWNSHIP	565.60	202.25
Sep 2014	238.96	247.88 <sup>1</sup>	0.00	0.00		804.56	450.13
Oct 2014	238.96	247.88 <sup>1</sup>	0.00	0.00		1,043.52	698.01
Nov 2014	238.96	247.88 <sup>1</sup>	0.00	0.00		1,282.48	945.89
Dec 2014	238.96	247.88 <sup>1</sup>	807.40	847.44 <sup>1</sup>	SHELBY TOWNSHIP	714.04	346.33
Jan 2015	238.96	247.88 <sup>1</sup>	0.00	0.00		953.00	594.21
Feb 2015	238.96	247.88 <sup>1</sup>	0.00	982.00 <sup>1</sup>	MEEMIC INSURANCE	1,191.96	139.91
Mar 2015	238.96	247.88 <sup>1</sup>	953.00	0.00 <sup>1</sup>	MEEMIC INSURANCE	477.92	107.97
Apr 2015	238.96	247.88 <sup>1</sup>	0.00	0.00		716.88	355.85
May 2015 est.	238.96	495.76 <sup>1</sup>	0.00	0.00		955.84	851.61
Jun 2015 est.	238.96	247.88 <sup>1</sup>	0.00	0.00		1,194.80	1,099.49
Jul 2015 est.	238.96	247.88 <sup>1</sup>	0.00	0.00		1,433.76	1,347.37
<b>Totals</b>	<b>2,867.52</b>	<b>2,974.56</b>	<b>2,867.52</b>	<b>2,953.88</b>			

1. Indicates where a difference exists between the projected and actual account activity.

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Manage your mortgage payments easily with the Preferred Payment Plan<sup>SM</sup>

- Schedule weekly, biweekly, semi-monthly or monthly payments
- Save time and money with free, secure withdrawals
- No due dates to remember or checks to write

It's free, secure and convenient. To enroll, call 1-866-386-8519.

A guide to your escrow questions and answers is available at: [wellsfargo.com/escrowquestions](http://wellsfargo.com/escrowquestions)